

GIS REGISTRY INFORMATION

SITE NAME: First National Bank-WI DOT
BRRTS #: 02-36-454805 **FID # (if appropriate):** _____
COMMERCE # (if appropriate): _____
CLOSURE DATE: 11/28/2006
STREET ADDRESS: 1509 Washington Street
CITY: Two Rivers

SOURCE PROPERTY GPS COORDINATES (meters in WTM91 projection): X= 714498 Y= 411084

CONTAMINATED MEDIA: Groundwater Soil Both

OFF-SOURCE GW CONTAMINATION >ES: Yes No

IF YES, STREET ADDRESS 1: _____

GPS COORDINATES (meters in WTM91 projection): X= _____ Y= _____

OFF-SOURCE SOIL CONTAMINATION >Generic or Site-Specific RCL (SSRCL): Yes No

IF YES, STREET ADDRESS 1: _____

GPS COORDINATES (meters in WTM91 projection): X= _____ Y= _____

CONTAMINATION IN RIGHT OF WAY: Yes No

DOCUMENTS NEEDED:

- Closure Letter, and any conditional closure letter or denial letter issued
- Copy of any maintenance plan referenced in the final closure letter.
- Copy of (soil or land use) deed notice *if any required as a condition of closure*
- Copy of most recent deed, including legal description, for all affected properties
- Certified survey map or relevant portion of the recorded plat map (*if referenced in the legal description*) for all affected properties
- County Parcel ID number, *if used for county*, for all affected properties
- Location Map which outlines all properties within contaminated site boundaries on USGS topographic map or plat map in sufficient detail to permit the parcels to be located easily (8.5x14" if paper copy). If groundwater standards are exceeded, the map must also include the location of all municipal and potable wells within 1200' of the site.
- Detailed Site Map(s) for all affected properties, showing buildings, roads, property boundaries, contaminant sources, utility lines, monitoring wells and potable wells. (8.5x14", if paper copy) This map shall also show the location of all contaminated public streets, highway and railroad rights-of-way in relation to the source property and in relation to the boundaries of groundwater contamination exceeding ch. NR 140 ESs and soil contamination exceeding ch. NR 720 generic or SSRCLs.
- Tables of Latest Groundwater Analytical Results (no shading or cross-hatching)
- Tables of Latest Soil Analytical Results (no shading or cross-hatching)
- Isoconcentration map(s), *if required for site investigation (SI)* (8.5x14" if paper copy). The isoconcentration map should have flow direction and extent of groundwater contamination defined. If not available, include the latest extent of contaminant plume map.
- GW: Table of water level elevations, with sampling dates, and free product noted if present
- GW: Latest groundwater flow direction/monitoring well location map (should be 2 maps if maximum variation in flow direction is greater than 20 degrees)
- SOIL: Latest horizontal extent of contamination exceeding generic or SSRCLs, with one contour
- Geologic cross-sections, *if required for SI*. (8.5x14' if paper copy)
- RP certified statement that legal descriptions are complete and accurate
- Copies of off-source notification letters (if applicable)
- Letter informing ROW owner of residual contamination (if applicable)(public, highway or railroad ROW)



State of Wisconsin \ DEPARTMENT OF NATURAL RESOURCES

Jim Doyle, Governor
Scott Hassett, Secretary
Ronald W. Kazmierczak, Regional Director

Northeast Region Headquarters
2984 Shawano Ave., P.O. Box 10448
Green Bay, Wisconsin 54307-0448
Telephone 920-662-5100
FAX 920-662-5413
TTY Access via relay - 711

11/28/06

Thomas Bare
First National Bank
PO Box 10
Manitowoc WI 54221-0010

SUBJECT: Final Case Closure with Land Use Limitations or Conditions
First National Bank-WI DOT
1509 Washington Street
Two Rivers, Wisconsin
WDNR BRRTS Activity # 02-36-454805

Dear: Mr. Bare

On October 17, 2006, the Northeast Region Closure Committee reviewed the above referenced case for closure. This committee reviews environmental remediation cases for compliance with state laws and standards to maintain consistency in the closure of these cases. Based on the correspondence and data provided, it appears that your case has been remediated to Department standards in accordance with s. NR 726.05, Wisconsin Administrative Code. The Department considers this case closed and no further investigation or remediation is required at this time.

Please be aware that pursuant to s. 292.12 Wisconsin Statutes, compliance with the requirements of this letter is a responsibility to which the current property owner and any subsequent property owners must adhere. If these requirements are not followed or if additional information regarding site conditions indicates that contamination on or from the site poses a threat to public health, safety, welfare, or the environment, the Department may take enforcement action under s. 292.11 Wisconsin Statutes to ensure compliance with the specified requirements, limitations or other conditions related to the property or this case may be reopened pursuant to s. NR 726.09, Wis. Adm. Code. It is the Department's intent to conduct inspections in the future to ensure that the conditions included in this letter including compliance with referenced maintenance plans are met.

Structural impediments existing at the time of cleanup, mainly the bank building foundation made complete investigation of the soil contamination on this property impracticable. Pursuant to s. 292.12(2)(b), Wis. Stats., if the structural impediments on this property that are described above are removed, the property owner shall conduct an investigation of the degree and extent of the chlorinated solvents contamination. If contamination is found at that time, the Wisconsin Department of Natural Resources shall be immediately notified and the contamination shall be properly remediated in accordance with applicable statutes and rules. If soil in the specific locations described above is excavated, the property owner at the time of excavation must sample and analyze the excavated soil to determine if residual contamination remains. If

sampling confirms that contamination is present the property owner at the time of excavation will need to determine whether the material would be considered solid or hazardous waste and ensure that any storage, treatment or disposal is in compliance with applicable statutes and rules. In addition, all current and future owners and occupants of the property need to be aware that excavation of the contaminated soil may pose an inhalation or other direct contact hazard and as a result special precautions may need to be taken during excavation activities to prevent a health threat to humans.

Pursuant to s. 292.12(2)(a), Wis. Stats., the pavement, building foundation, or other impervious cap that currently exists in the location shown on the attached map shall be maintained in compliance with the **attached maintenance plan** in order to minimize the infiltration of water and prevent additional groundwater contamination that would violate the groundwater quality standards in ch. NR 140, Wis. Adm. Code, and to prevent direct contact with residual soil contamination that might otherwise pose a threat to human health. If soil in the specific locations described above is excavated in the future, the property owner at the time of excavation must sample and analyze the excavated soil to determine if residual contamination remains. If sampling confirms that contamination is present the property owner at the time of excavation will need to determine whether the material would be considered solid or hazardous waste and ensure that any storage, treatment or disposal is in compliance with applicable statutes and rules. In addition, all current and future owners and occupants of the property need to be aware that excavation of the contaminated soil may pose an inhalation or other direct contact hazard and as a result special precautions may need to be taken during excavation activities to prevent a health threat to humans.

The following activities are prohibited on any portion of the property where pavement, a building foundation or other barrier is required as shown on the attached map, unless prior written approval has been obtained from the Wisconsin Department of Natural Resources: 1) removal of the existing barrier; 2) replacement with another barrier; 3) excavating or grading of the land surface; 4) filling on capped or paved areas; 5) plowing for agricultural cultivation; or 6) construction or placement of a building or other structure.

In addition, depending on site-specific conditions, construction over contaminated materials may result in vapor migration into enclosed structures or migration along newly placed underground utility lines. The potential for vapor inhalation and mitigation should be evaluated when planning any future redevelopment, and measures should be taken to ensure the continued protection of public health, safety, welfare and the environment at the site.

Your site will be listed on the DNR Remediation and Redevelopment GIS Registry of Closed Remediation Sites. Information that was submitted with your closure request application will be included on the GIS Registry. To review the sites on the GIS Registry web page, visit <http://dnr.wi.gov/org/aw/rr/gis/index.htm>. If your property is listed on the GIS Registry because of remaining contamination and you intend to construct or reconstruct a well, you will need prior Department approval in accordance with s. NR 812.09(4)(w), Wis. Adm. Code. To obtain approval, Form 3300-254 needs to be completed and submitted to the DNR Drinking and Groundwater program's regional water supply specialist. This form can be obtained on-line at <http://www.dnr.state.wi.us/org/water/dwg/3300254.pdf> or at the web address listed above for the GIS Registry.

Recent groundwater monitoring data at this site indicates exceedances of the NR 140 preventive action limit (PAL) for Tetrachloroethylene (PCE) at MW-5B located off-site on property owned by Showglobe Holdings LLC at 1500 Washington Street, but compliance with

the NR 140 enforcement standard. The Department may grant an exemption to a PAL for a substance of public health concern, other than nitrate, pursuant to s. NR 140.28(2)(b), Wis. Adm. Code, if all of the following criteria are met:

1. The measured or anticipated increase in the concentration of the substance will be minimized to the extent technically and economically feasible.
2. Compliance with the PAL is either not technically or economically feasible.
3. The enforcement standard for the substance will not be attained or exceeded at the point of standards application.
4. Any existing or projected increase in the concentration of the substance above the background concentration does not present a threat to public health or welfare.

Based on the information you provided, the Department believes that the above criteria have been or will be met because of the actions that have occurred at this site. Therefore, pursuant to s. NR 140.28(2)(b), Wis. Adm. Code, an exemption to the PAL is granted for Tetrachloroethylene (PCE) at MW-5B located off-site on property owned by Showglobe Holdings LLC at 1500 Washington Street in Two Rivers, Wisconsin. This letter serves as your exemption.

The Department appreciates your efforts to restore the environment at this site. If you have any questions regarding this closure decision or anything outlined in this letter, please contact Vickie Taddy at 920-662-5178.

Sincerely,



Bruce G. Urben
Northeast Region
Remediation & Redevelopment Team Supervisor

cc: Brad Seegers, GHD, Inc
PO Box 69, Chilton, WI 53014
Showglobe Holdings LLC, Attn: Barb
1500 Washington Street, Two Rivers, WI 54241

BUILDING BARRIER MAINTENANCE PLAN

September 2006

Property Located at:
1509 Washington Street
Two Rivers, Wisconsin

WDNR BRRTS #
02-36-454805

LEGAL DESCRIPTION:

PARCEL 1: THE NORTH FIFTY-SIX (56) FEET OF LOT SEVEN (7) AND THE NORTH FIFTY-SIX FEET OF THE WEST THIRTY-EIGHT (38) FEET OF LOT EIGHT (8), BLOCK 71, ORIGINAL PLAT OF THE CITY OF TWO RIVERS, AND

PARCEL 2: THE EAST TWENTY-TWO (22) FEET OF LOT EIGHT (8) AND THE WEST TWENTY-FIVE (25) FEET OF LOT NINE (9), BLOCK 71, ORIGINAL PLAT OF THE CITY OF TWO RIVERS.

PARCEL 3: THE EAST 35 FEET OF LOT NINE (9) AND THE WEST 7 FEET OF LOT TEN (10), BLOCK SEVENTY-ONE (71), ORIGINAL PLAT OF THE CITY OF TWO RIVERS.

Introduction

This document is the Maintenance Plan for a building barrier at the above-referenced property in accordance with the requirements of s. NR 724.13(2), Wisconsin Administrative Code. The maintenance activities relate to the existing building occupying the area over the contaminated soil on-site. The contaminated soil is impacted by Tetrachloroethene (PCE). The location of the building to be maintained in accordance with this Maintenance Plan, as well as the impacted soil are identified in the attached map (Exhibit A).

Building Barrier Purpose

The building foundation over the contaminated soil serves as a barrier to prevent direct human contact with residual soil contamination that might otherwise pose a threat to human health. The building foundation also acts as a partial infiltration barrier to minimize future soil-to-groundwater contamination migration that would violate the groundwater standards in ch. NR 140, Wisconsin Administrative Code. Based on the current and future use of the property, the barrier should function as intended unless disturbed.

Annual Inspection

The building foundation overlying the contaminated soil and as depicted in Exhibit A will be inspected once a year, normally in the spring after all snow and ice is gone, for deterioration, cracks and other potential problems that can cause additional infiltration into or exposure to underlying soils. The inspections will be performed to evaluate damage due to settling, exposure to the weather, increasing age and other factors. Any area where soils have become or are likely to become exposed will be documented. A log of the inspections and any repairs will be maintained by the property owner and is included as Exhibit B, Building Barrier Inspection Log. The log will include recommendations for necessary repair of any areas where underlying soils are exposed. Once repairs are completed, they will be documented in the inspection log. A copy of the inspection log will be sent to the Wisconsin Department of Natural Resources ("WDNR") at least annually after every inspection, unless otherwise directed in the case closure letter.

Maintenance Activities

If problems are noted during the annual inspections or at any other time during the year, repairs will be scheduled as soon as practical. Repairs can include patching and filling operations or they can include larger resurfacing or construction operations. In the event that necessary maintenance activities expose the underlying soil, the owner must inform maintenance workers of the direct contact exposure hazard and provide them with appropriate personal protection equipment ("PPE"). The owner must also sample any soil that is excavated from the site prior to disposal to ascertain if contamination remains. The soil must be treated, stored and disposed of by the owner in accordance with applicable local, state and federal law.

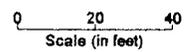
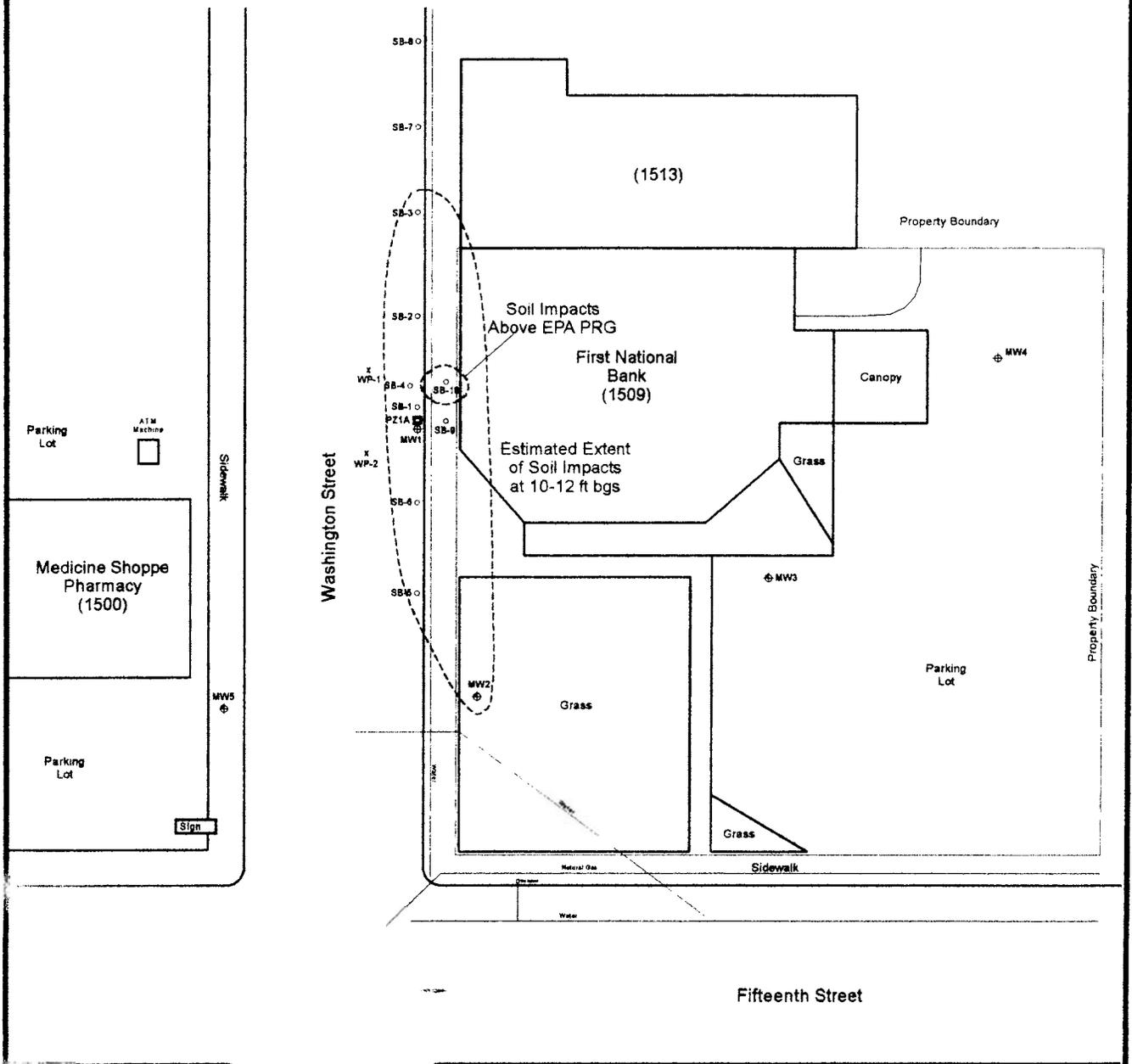
In the event the building overlying the contaminated soil is removed or replaced, the replacement barrier must be equally impervious. Any replacement barrier will be subject to the same maintenance and inspection guidelines as outlined in this Maintenance Plan unless indicated otherwise by the WDNR or its successor.

The property owner, in order to maintain the integrity of the building, will maintain a copy of this Maintenance Plan on-site and make it available to all interested parties (i.e. on-site employees, contractors, future property owners, etc.) for viewing.

Amendment or Withdrawal of Maintenance Plan

This Maintenance Plan can be amended or withdrawn by the property owner and its successors with the written approval of WDNR.

Exhibit A



GHD Inc. Environmental Services
 FIRST NATIONAL BANK
 1509 WASHINGTON STREET
 TWO RIVERS, WISCONSIN 54241

FIGURE 8
ESTIMATED EXTENT OF SOIL IMPACTS
 Prepared By: Tim Ott

Legend:

- ⊕ MONITORING WELL
- BORING
- PIEZOMETER
- X SOIL SAMPLE

Date: 03/02/04

Scale: See Scale Above

Contact Information

September 2006

Site Owner and Operator:

First National Bank

Attn: Thomas Bare

P.O. Box 10

Manitowoc, WI, 54221-0010

920-684-6611

Consultant:

GHD, Inc.

Attn: Bradd Seegers

P.O. Box 69

Chilton, WI 53014

920-849-9797

WDNR:

Vickie Wall

P.O. Box 10448

Green Bay, WI 54307-0448

920-662-5178



State of Wisconsin \ DEPARTMENT OF NATURAL RESOURCES

Jim Doyle, Governor
Scott Hassett, Secretary
Ronald W. Kazmierczak, Regional Director

Northeast Region Headquarters
2984 Shawano Ave., P.O. Box 10448
Green Bay, Wisconsin 54307-0448
Telephone 920-662-5100
FAX 920-662-5413
TTY Access via relay - 711

October 18, 2006

Thomas Bare
First National Bank
PO Box 10
Manitowoc WI 54221-0010

Subject: Conditional Closure Decision and NR 140 Exemption
With Requirements to Achieve Final Closure
First National Bank-WI DOT
1509 Washington Street, Two Rivers, WI
WDNR BRRTS Activity # 02-36-454805

Dear Mr. Bare:

On October 17, 2006, the Northeast Region Closure Committee reviewed your request for closure of the case described above. The Closure Committee reviews environmental remediation cases for compliance with state rules and statutes to maintain consistency in the closure of these cases. After careful review of the closure request, the Closure Committee has determined that the chlorinated solvents contamination on the site from the former dry cleaner facility that was located on the property appears to have been investigated and remediated to the extent practicable under site conditions. Your case has been remediated to Department standards in accordance with s. NR 726.05, Wis. Adm. Code and will be closed if the following conditions are satisfied:

MONITORING WELL ABANDONMENT

The monitoring wells at the site must be properly abandoned in compliance with ch. NR 141, Wis. Adm. Code. Documentation of well abandonment must be submitted to Vickie Taddy on Form 3300-5B found at www.dnr.state.wi.us/org/water/dwg/gw/ or provided by the Department of Natural Resources.

PURGE WATER, WASTE AND SOIL PILE REMOVAL

Any remaining purge water, waste and/or soil piles generated as part of site investigation or remediation activities must be removed from the site and disposed of or treated in accordance with Department of Natural Resources' rules. Once that work is completed, please send appropriate documentation regarding the treatment or disposal of the remaining purge water, waste and/or soil piles.

When the above conditions have been satisfied, please submit the appropriate documentation (for example, well abandonment forms, disposal receipts, copies of correspondence, etc.) to verify that applicable conditions have been met, and your case will be closed.

Your site will be listed on the DNR Remediation and Redevelopment GIS Registry of Closed Remediation Sites. Information that was submitted with your closure request application will be included on the GIS Registry. To review the site on the GIS Registry web page, visit <http://maps.dnr.state.wi.us/brrts>.

Recent groundwater monitoring data at this site indicates exceedances of the NR 140 preventive action limit (PAL) for Tetrachloroethylene (PCE) at MW-5B located off site on property owned by Showglobe Holding LLC at 1500 Washington Street, but compliance with the NR 140 enforcement standard. The Department may grant an exemption to a PAL for a substance of public health concern, other than nitrate, pursuant to s. NR 140.28(2)(b), Wis. Adm. Code, if all of the following criteria are met:

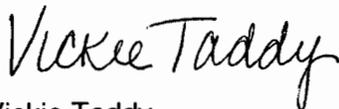
1. The measured or anticipated increase in the concentration of the substance will be minimized to the extent technically and economically feasible.
2. Compliance with the PAL is either not technically or economically feasible.
3. The enforcement standard for the substance will not be attained or exceeded at the point of standards application.
4. Any existing or projected increase in the concentration of the substance above the background concentration does not present a threat to public health or welfare.

Based on the information you provided, the Department believes that the above criteria have been or will be met because of the actions that have occurred at this site. Therefore, pursuant to s. NR 140.28(2)(b), Wis. Adm. Code, an exemption to the PAL is granted for Tetrachloroethylene (PCE) at MW-5B located off site on property owned by Showglobe Holding LLC at 1500 Washington Street. This letter serves as your exemption.

Please be aware that the case may be reopened pursuant to s. NR 726.09, Wis. Adm. Code, if additional information regarding site conditions indicates that contamination on or from the site poses a threat to public health, safety, or welfare or to the environment.

We appreciate your efforts to restore the environment at this site. If you have any questions regarding this letter, please contact me at 920-662-5178.

Sincerely,



Vickie Taddy
Hydrogeologist
Bureau for Remediation & Redevelopment

cc: Bill Phelps, DG/2
Brad Seegers, GHD, Inc
PO Box 69, Chilton, WI 53014
Showglobe Holdings LLC, Attn: Barb
1500 Washington Street, Two Rivers, WI 54241

678373

STATE BAR OF WISCONSIN FORM 2 - 1982

RECEIVED FOR RECORD VOL 927 PAGE 318 1991 JAN 15 PM 12:59

Betten Realty Company, a Limited Partnership, also known as Betten Family Realty, a limited partnership,

conveys and warrants to First Manitowoc Bancorp, Inc.

REGISTER OF DEEDS

RETURN TO

OK on, Winter + Fox Sea + 327 CLK

the following described real estate in Manitowoc County, State of Wisconsin:

Tax Parcel No:

PARCEL 1: The North Fifty-Six (56) feet of Lot Seven (7) and the North Fifty-Six feet of the West Thirty-Eight (38) feet of Lot Eight (8), Block 71, Original Plat of the City of Two Rivers.

and PARCEL 2: The East Twenty-Two (22) feet of Lot Eight (8) and the West Twenty-Five (25) feet of Lot Nine (9), Block 71, Original Plat of the City of Two Rivers.

PARCEL 3: The East 35 feet of Lot Nine (9) and the West 7 feet of Lot Ten (10), Block Seventy-one (71), Original Plat of the City of Two Rivers.

TRANSFER \$ 327.00 FEE

This is not homestead property. (is) (is not)

Exception to warranties:

Dated this 15 day of Jan, 1991

(SEAL)

Betten Realty Co., a Limited Partnership, by Beverly Betten-Goldfine

(SEAL)

Beverly Betten Goldfine

AUTHENTICATION

ACKNOWLEDGMENT

Signature(s) Beverly Betten-Goldfine

STATE OF WISCONSIN BROWN County, ss.

authenticated this 15th day of January, 1991.

Personally came before me this day of 19 the above named Beverly Betten-Goldfine, the General Partner of Betten Realty Co. Limited Partnership

TITLE: MEMBER STATE BAR OF WISCONSIN (If not, authorized by § 706.06, Wis. Stats.)

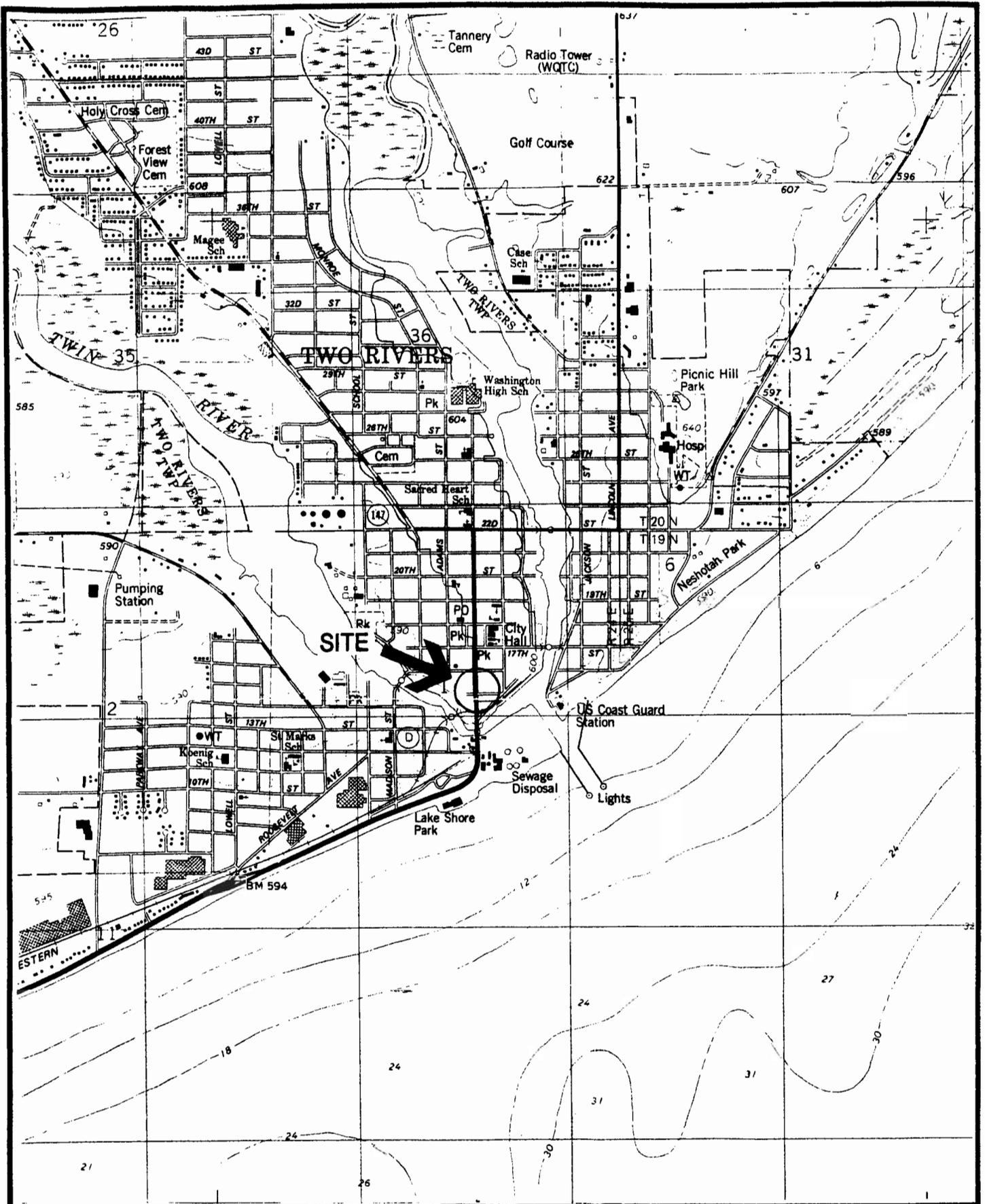
to me known to be the person who executed the foregoing instrument and acknowledge the same.

THIS INSTRUMENT WAS DRAFTED BY Attorney Donald D. Miller Green Bay, WI

Donald D. Miller Notary Public Brown County, Wis. My Commission is permanent. (If not, state expiration date: 19)

(Signatures may be authenticated or acknowledged. Both are not necessary.)

*Names of persons signing in any capacity should be typed or printed below their signatures.



GHD Inc. Environmental Services
 FIRST NATIONAL BANK
 1509 WASHINGTON STREET
 TWO RIVERS, WISCONSIN 54220

FIGURE 1
SITE LOCATION
MAP

Prepared By: Tim Ott

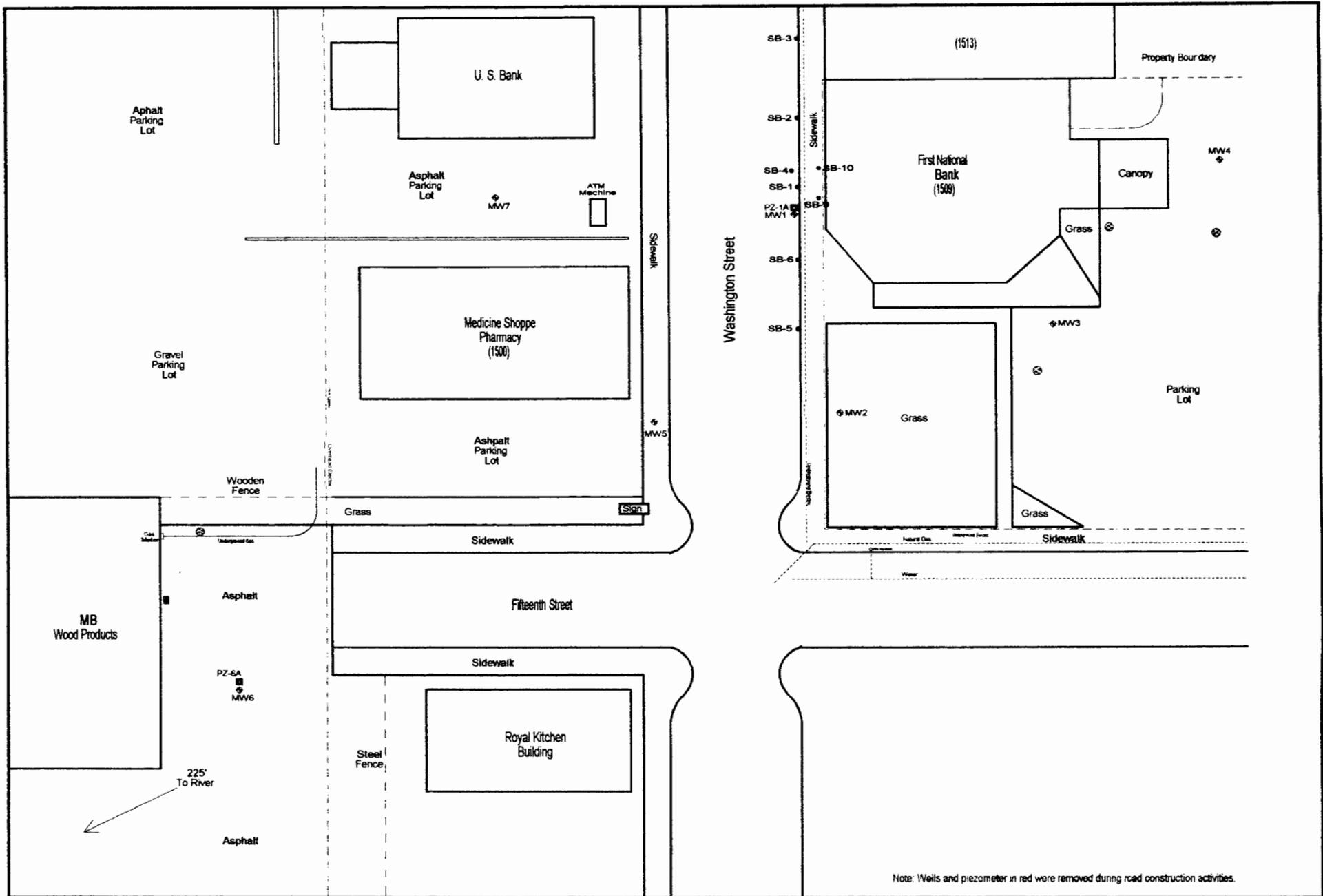
Legend:

Map taken from the Two Rivers, Wisconsin
 7.5 Minute USGS Topographic Map - 1978



Date: 12/17/03

Scale: 1" = 2,000'



GHD Inc. Environmental Services
FIRST NATIONAL BANK
1509 WASHINGTON STREET
TWO RIVERS, WISCONSIN 54220

FIGURE 3
SOIL BORING &
MONITORING WELL LOCATIONS
MAP

Prepared By: T. OTT

Legend:

-  MONITORING WELL
-  PIEZOMETER
-  BORINGS

Date: 08/15/05

Scale: 1" = 40'



Table 4
Groundwater Analytical Results
First National Bank - Two Rivers Wisconsin

PARAMETER	NR 140 ES / PAL Standards	MW1				
		01/05/04	04/07/04	08/03/04	11/18/04	02/10/05
Chloromethane	3 / 0.3	<0.24	<0.24	<0.24	<0.24	<0.24
1,1-Dichloroethane	850 / 85	<0.75	<0.75	<0.75	0.81	<0.75
cis-1,2-Dichloroethene	70 / 7	4.1	5.3	3.5	6.3	4.4
trans-1,2-Dichloroethene	100 / 20	<0.89	<0.89	<0.89	0.98	<0.89
Tetrachloroethene (PCE)	5 / 0.5	2.3	2.3	28	8.9	4.9
Trichloroethene	5 / 0.5	<0.48	<0.48	<0.48	<0.48	<0.48
Vinyl Chloride	0.2 / 0.02	<0.18	<0.18	<0.18	<0.18	<0.18

PARAMETER	NR 140 ES / PAL Standards	PZ-1A				
		01/05/04	04/07/04	08/03/04	11/18/04	02/10/05
Chloromethane	3 / 0.3	0.3	<0.24	<0.24	<0.97	<0.24
cis-1,2-Dichloroethene	70 / 7	10	4.2	20	20	30
trans-1,2-Dichloroethene	100 / 20	7	<0.89	15	19	31
Tetrachloroethene (PCE)	5 / 0.5	<0.45	<0.45	<0.45	<0.45	<0.45
Trichloroethene	5 / 0.5	2.9	0.50	3.6	3.6	5.7
Vinyl Chloride	0.2 / 0.02	1.9	0.52	2.0	1.6	1.7

PARAMETER	NR 140 ES / PAL Standards	MW2				
		01/05/04	04/07/04	08/03/04	11/18/04	02/10/05
Chloromethane	3 / 0.3	<0.24	<0.24	<0.24	<0.24	<0.24
cis-1,2-Dichloroethene	70 / 7	<0.83	<0.83	<0.83	<0.83	<0.83
trans-1,2-Dichloroethene	100 / 20	<0.89	<0.89	<0.89	<0.89	<0.89
Tetrachloroethene (PCE)	5 / 0.5	<0.45	<0.45	<0.45	<0.45	<0.45
Trichloroethene	5 / 0.5	<0.48	<0.48	<0.48	<0.48	<0.48
Vinyl Chloride	0.2 / 0.02	<0.18	<0.18	<0.18	<0.18	<0.18

Notes:

Only detected VOCs are listed.

All results are reported in parts per billion (ppb) unless otherwise noted.

Results in BOLD exceed NR 140 Enforcement Standard (ES) for specified parameter.

Table 4
Groundwater Analytical Results
First National Bank - Two Rivers Wisconsin

PARAMETER	NR 140 ES / PAL Standards	MW3				
		01/05/04	04/07/04	08/03/04	11/18/04	02/10/05
Chloromethane	3 / 0.3	<0.97	<0.24	<0.24	<0.24	<0.24
cis-1,2-Dichloroethene	70 / 7	<0.83	<0.83	<0.83	<0.83	<0.83
trans-1,2-Dichloroethene	100 / 20	<0.89	<0.89	<0.89	<0.89	<0.89
Tetrachloroethene (PCE)	5 / 0.5	<0.45	<0.45	<0.45	<0.45	<0.45
Trichloroethene	5 / 0.5	<0.48	<0.48	<0.48	<0.48	<0.48
Vinyl Chloride	0.2 / 0.02	<0.18	<0.18	<0.18	<0.18	<0.18

PARAMETER	NR 140 ES / PAL Standards	MW4				
		01/05/04	04/07/04	08/03/04	11/18/04	02/10/05
Chloromethane	3 / 0.3	<0.24	<0.24	<0.24	<0.24	<0.24
cis-1,2-Dichloroethene	70 / 7	<0.83	<0.83	<0.83	<0.83	<0.83
trans-1,2-Dichloroethene	100 / 20	<0.89	<0.89	<0.89	<0.89	<0.89
Tetrachloroethene (PCE)	5 / 0.5	<0.45	<0.45	<0.45	<0.45	<0.45
Trichloroethene	5 / 0.5	<0.48	<0.48	<0.48	<0.48	<0.48
Vinyl Chloride	0.2 / 0.02	<0.18	<0.18	<0.18	<0.18	<0.18

PARAMETER	NR 140 ES / PAL Standards	MW5			
		04/07/04	08/03/04	11/18/04	02/10/2005
Chloromethane	3 / 0.3	<0.24	<0.24	<0.24	<0.24
cis-1,2-Dichloroethene	70 / 7	11	5.9	13	14
trans-1,2-Dichloroethene	100 / 20	1.5	<0.89	1.7	1.8
Tetrachloroethene (PCE)	5 / 0.5	170	100	160	160
Trichloroethene	5 / 0.5	3.5	1.5	3.9	3.9
Vinyl Chloride	0.2 / 0.02	<0.18	<0.18	<0.18	<0.18

PARAMETER	NR 140 ES / PAL Standards	MW6			
		08/04/05			
Chloromethane	3 / 0.3	<0.24			
cis-1,2-Dichloroethene	70 / 7	<0.83			
trans-1,2-Dichloroethene	100 / 20	<0.89			
Tetrachloroethene (PCE)	5 / 0.5	<0.45			
Trichloroethene	5 / 0.5	<0.48			
Vinyl Chloride	0.2 / 0.02	<0.18			

Notes:

Only detected VOCs are listed.

All results are reported in parts per billion (ppb) unless otherwise noted.

Results in BOLD exceed NR 140 Enforcement Standard (ES) for specified parameter.

Table 4
Groundwater Analytical Results
First National Bank - Two Rivers Wisconsin

PARAMETER	NR 140 ES / PAL Standards	PZ-6A			
		08/04/05			
Chloromethane	3 / 0.3	<0.24			
cis-1,2-Dichloroethene	70 / 7	<0.83			
trans-1,2-Dichloroethene	100 / 20	<0.89			
Tetrachloroethene (PCE)	5 / 0.5	<0.45			
Trichloroethene	5 / 0.5	<0.48			
Vinyl Chloride	0.2 / 0.02	<0.18			

PARAMETER	NR 140 ES / PAL Standards	MW7			
		08/04/05			
Chloromethane	3 / 0.3	<0.24			
cis-1,2-Dichloroethene	70 / 7	<0.83			
trans-1,2-Dichloroethene	100 / 20	<0.89			
Tetrachloroethene (PCE)	5 / 0.5	<0.45			
Trichloroethene	5 / 0.5	<0.48			
Vinyl Chloride	0.2 / 0.02	<0.18			

Notes:

Only detected VOCs are listed.

All results are reported in parts per billion (ppb) unless otherwise noted.

Results in **BOLD** exceed NR 140 Enforcement Standard (ES) for specified parameter.

Table 4
Groundwater Analytical Results
First National Bank - Two Rivers Wisconsin

PARAMETER	NR 140 ES / PAL Standards	MW5B			
		04/13/06	08/10/06		
Chloromethane	3 / 0.3	<0.24	<0.24		
cis-1,2-Dichloroethene	70 / 7	3.0	1.2		
trans-1,2-Dichloroethene	100 / 20	<0.89	<0.89		
Tetrachloroethene (PCE)	5 / 0.5	4.7	1.8		
Trichloroethene	5 / 0.5	<0.48	<0.48		
Vinyl Chloride	0.2 / 0.02	<0.18	<0.18		

Notes:

Only detected VOCs are listed.

All results are reported in parts per billion (ppb) unless otherwise noted.

Results in **BOLD** exceed NR 140 Enforcement Standard (ES) for specified parameter.

Table 1
Phase II Soil Analytical Results
First National Bank – Two Rivers, Wisconsin

Parameter	NR 720 RCL	SB-1 @ 12-14 fbg 3/7/03	SB-2 @ 10-12 fbg 3/7/03	SB-3 @ 10-12 fbg 3/7/03	SB-4 @ 2-4 fbg 4/23/03	SB-4 @ 4-6 fbg 4/23/03	SB-4 @ 6-8 fbg 4/23/03	SB-4 @ 8-10 fbg 4/23/03	SB-4 @ 10-12 fbg 4/23/03
Tetrachloroethene (PCE)	None	750	120	37	< 24	< 24	< 24	32	630

Parameter	NR 720 RCL	SB-5 @ 10-12 fbg 4/23/03	SB-7 @ 10-12 fbg 4/23/03	SB-8 @ 10-12 fbg 4/23/03	SB-9 @ 10-12 fbg 6/17/03	SB-10 @ 10-12 fbg 6/17/03
Tetrachloroethene (PCE)	None	32	< 24	< 24	1,900	17,000

Table 2
Investigative Soil Analytical Results
First National Bank – Two Rivers, Wisconsin

Parameter	NR 720 RCL	PZ-1A @ 5-7 fbg 12/29/03	PZ-1A @ 10-12 fbg 12/29/03	MW2 @ 5-7 fbg 12/29/03	MW2 @ 10-12 fbg 12/29/03	MW3 @ 5-7 fbg 12/29/03	MW3 @ 7.5-9.5 fbg 12/29/03	MW4 @ 5-7 fbg 12/29/03	MW4 @ 7.5-9.5 fbg 12/29/03
sec-Butylbenzene	None	< 32	< 31	< 27	< 30	< 29	206	< 31	< 31
p-Isopropyltoluene	None	< 32	< 31	< 27	< 30	< 29	439	< 31	< 31
Methylene Chloride	None	< 64	351	< 54	< 60	< 59	< 65	< 62	< 63
n-Propylbenzene	None	< 32	< 31	< 27	< 30	< 29	85	< 31	< 31
1,2,4-Trimethylbenzene	None	< 32	< 31	< 27	< 30	< 29	142	< 31	< 31
Tetrachloroethene (PCE)	None	< 32	627	< 27	65	< 29	< 32	< 31	< 31

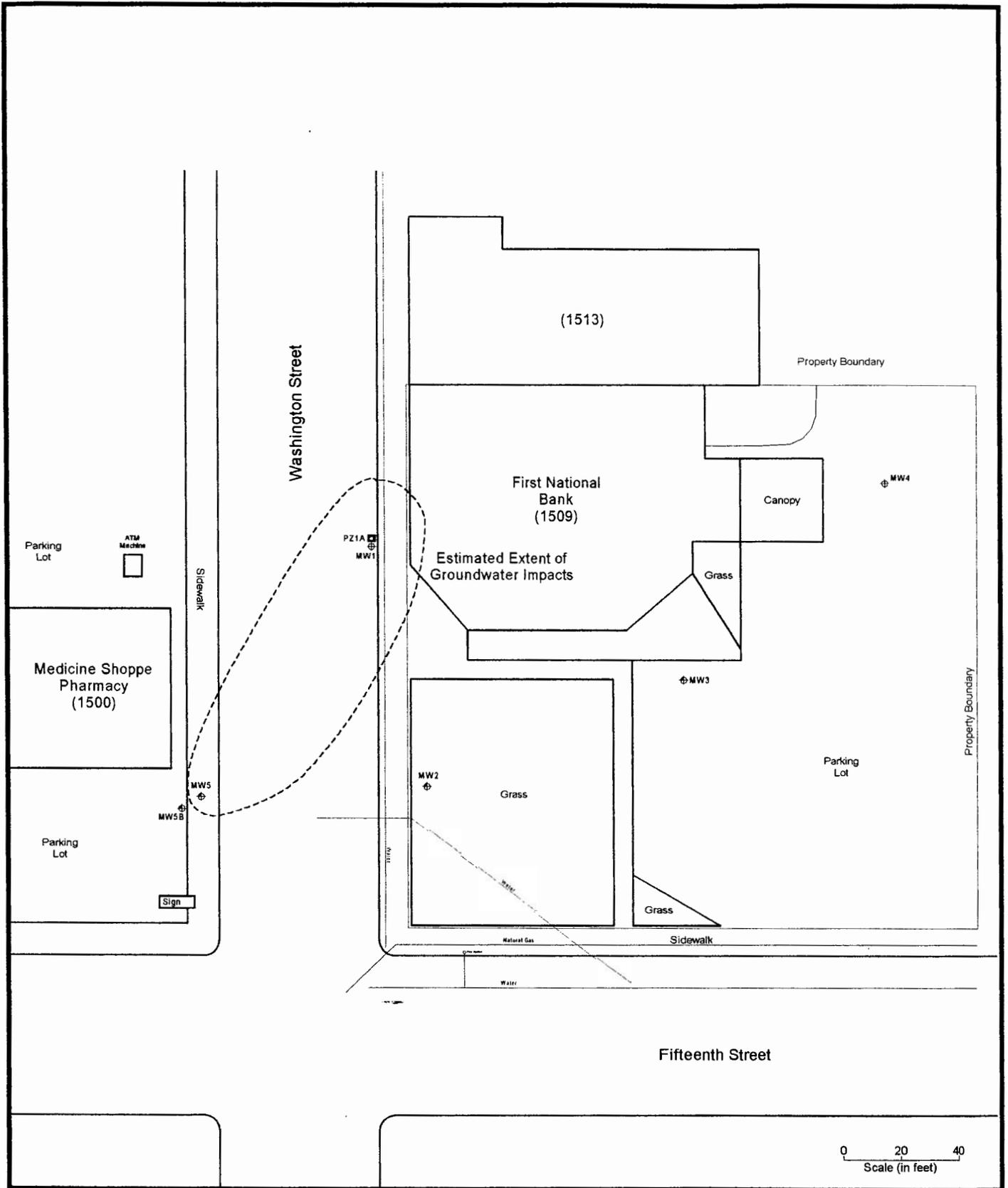
Parameter	NR 720 RCL	MW5 @ 8-10 fbg 3/17/04	MW5 @ 12-14 fbg 3/17/04	WP-1 @ 11 fbg 4/13/05	WP-2 @ 11 fbg 4/13/05	PZ-6A @ 7.5-9.5 fbg 7/28/05	MW7 @ 12.5-14.5 fbg 7/28/05
Tetrachloroethene (PCE)	None	< 25	< 25	< 25	< 25	< 25	< 25

Notes: Only detected VOCs are listed

All concentrations are reported in micrograms per kilogram ($\mu\text{g}/\text{kg}$) unless otherwise noted

RCL stands for residual contaminant level

The EPA Preliminary Remediation Goal for PCE is 5,700 $\mu\text{g}/\text{kg}$ in residential soil and 19,000 $\mu\text{g}/\text{kg}$ in industrial soil



GHD Inc. Environmental Services
 FIRST NATIONAL BANK
 1509 WASHINGTON STREET
 TWO RIVERS, WISCONSIN 54241

FIGURE C
ESTIMATED EXTENT OF GROUNDWATER IMPACTS
 Prepared By: Tim Ott

Legend:
 ⊕ MONITORING WELL
 □ PIEZOMETER

Date: 03/02/04
 Scale: See Scale Above

↑
 N

Table 3
Water Table Elevations
First National Bank
Two Rivers, Wisconsin

MW1 Water Levels

Date	Depth to Water	TOC Elevation	TOS Elevation	Grade	Water Elevation	Feet Below Grade	Water Column Height
01/05/2004	12.07	96.91	90.66	97.50	84.84	12.66	4.18
02/06/2004	12.37	96.91	90.66	97.50	84.54	12.96	3.88
04/07/2004	11.45	96.91	90.66	97.50	85.46	12.04	4.80
07/20/2004	11.30	96.91	90.66	97.50	85.61	11.89	4.95
08/03/2004	11.29	96.91	90.66	97.50	85.62	11.88	4.96
08/13/2004	11.39	96.91	90.66	97.50	85.52	11.98	4.86
11/18/2004	11.81	96.91	90.66	97.50	85.10	12.40	4.44
02/10/2005	11.89	96.91	90.66	97.50	85.02	12.48	4.36

MW2 Water Levels

Date	Depth to Water	TOC Elevation	TOS Elevation	Grade	Water Elevation	Feet Below Grade	Water Column Height
01/05/2004	12.56	97.40	91.14	98.04	84.84	13.20	3.70
02/06/2004	13.01	97.40	91.14	98.04	84.39	13.65	3.25
04/07/2004	11.64	97.40	91.14	98.04	85.76	12.28	4.62
07/20/2004	11.38	97.40	91.14	98.04	86.02	12.02	4.88
08/03/2004	11.37	97.40	91.14	98.04	86.03	12.01	4.89
08/13/2004	11.55	97.40	91.14	98.04	85.85	12.19	4.71
11/18/2004	12.30	97.40	91.14	98.04	85.10	12.94	3.96
02/10/2005	12.35	97.40	91.14	98.04	85.05	12.99	3.91
08/04/2005	12.55	97.40	91.14	98.04	84.85	13.19	3.71

MW3 Water Levels

Date	Depth to Water	TOC Elevation	TOS Elevation	Grade	Water Elevation	Feet Below Grade	Water Column Height
01/05/2004	12.16	97.90	91.63	98.38	85.74	12.64	4.11
02/06/2004	13.13	97.90	91.63	98.38	84.77	13.61	3.14
04/07/2004	9.53	97.90	91.63	98.38	88.37	10.01	6.74
07/20/2004	9.63	97.90	91.63	98.38	88.27	10.11	6.64
08/03/2004	9.18	97.90	91.63	98.38	88.72	9.66	7.09
08/13/2004	9.85	97.90	91.63	98.38	88.05	10.33	6.42
11/18/2004	10.36	97.90	91.63	98.38	87.54	10.84	5.91
02/10/2005	10.34	97.90	91.63	98.38	87.56	10.82	5.93
08/04/2005	10.12	97.90	91.63	98.38	87.78	10.60	6.15

MW4 Water Levels

Date	Depth to Water	TOC Elevation	TOS Elevation	Grade	Water Elevation	Feet Below Grade	Water Column Height
01/05/2004	11.80	98.10	91.34	98.59	86.30	12.29	4.96
02/06/2004	12.74	98.10	91.34	98.59	85.36	13.23	4.02
04/07/2004	9.97	98.10	91.34	98.59	88.13	10.46	6.79
07/20/2004	10.72	98.10	91.34	98.59	87.38	11.21	6.04
08/03/2004	10.29	98.10	91.34	98.59	87.81	10.78	6.47
08/13/2004	10.71	98.10	91.34	98.59	87.39	11.20	6.05
11/18/2004	11.15	98.10	91.34	98.59	86.95	11.64	5.61
02/10/2005	11.62	98.10	91.34	98.59	86.48	12.11	5.14
08/04/2005	11.71	98.10	91.34	98.59	86.39	12.20	5.05

Table 3 (cont.)
 Water Table Elevations
 First National Bank
 Two Rivers, Wisconsin

MW5 Water Levels

Date	Depth to Water	TOC Elevation	TOS Elevation	Grade	Water Elevation	Feet Below Grade	Water Column Height
04/07/2004	13.04	97.19	86.70	97.48	84.15	13.33	4.45
07/20/2004	12.75	97.19	86.70	97.48	84.44	13.04	4.74
08/03/2004	12.80	97.19	86.70	97.48	84.39	13.09	4.69
08/13/2004	12.94	97.19	86.70	97.48	84.25	13.23	4.55
11/18/2004	13.56	97.19	86.70	97.48	83.63	13.85	3.93
02/10/2005	13.60	97.19	86.70	97.48	83.59	13.89	3.89

MW6 Water Levels

Date	Depth to Water	TOC Elevation	TOS Elevation	Grade	Water Elevation	Feet Below Grade	Water Column Height
08/04/2005	8.08	90.94	86.48	91.24	82.86	8.38	6.38

MW7 Water Levels

Date	Depth to Water	TOC Elevation	TOS Elevation	Grade	Water Elevation	Feet Below Grade	Water Column Height
08/04/2005	12.30	96.54	89.19	96.84	84.24	12.60	5.05

PZ-1A Water Levels

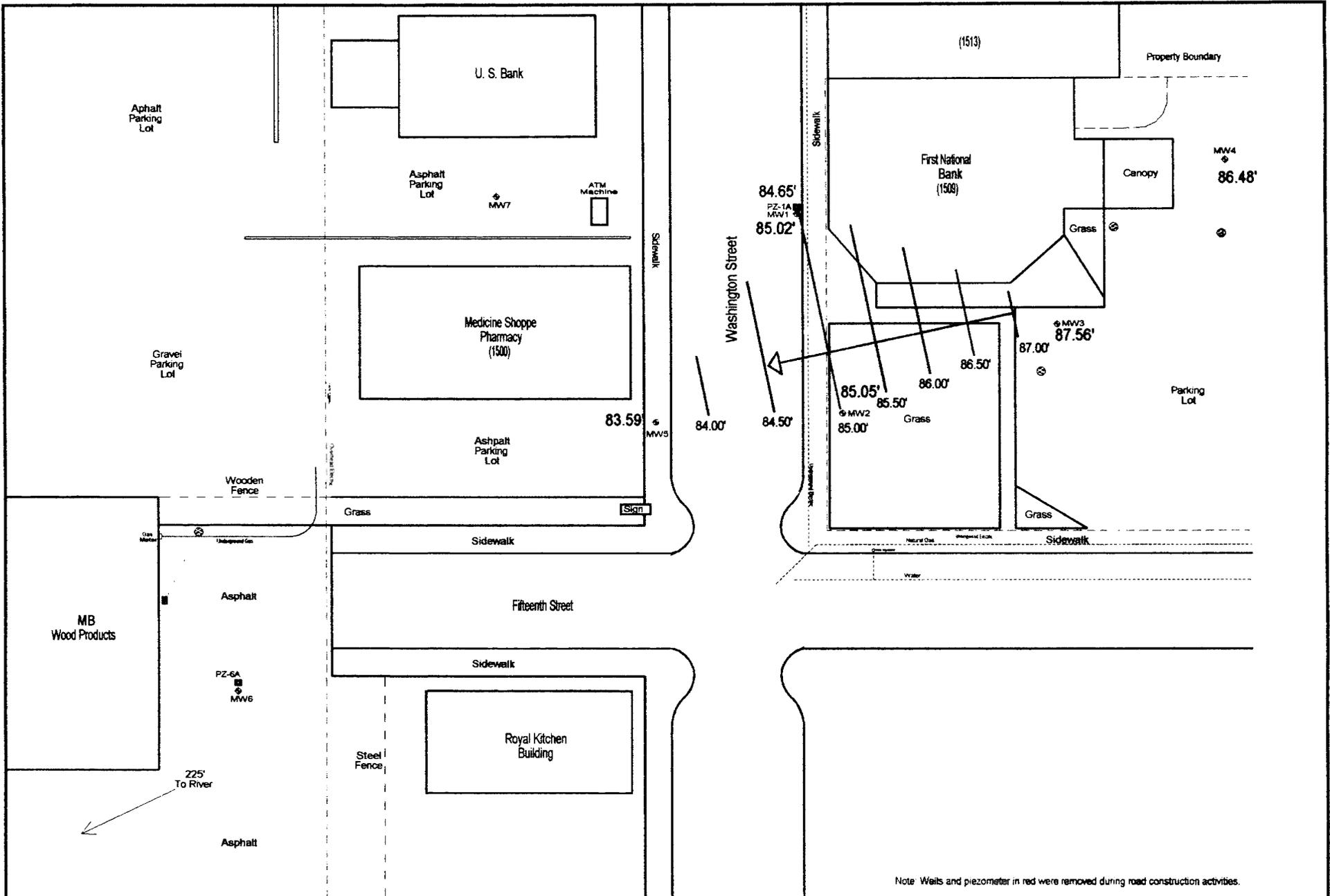
Date	Depth to Water	TOC Elevation	TOS Elevation	Grade	Water Elevation	Feet Below Grade	Water Column Height
01/05/2004	12.57	96.95	72.53	97.55	84.38	13.17	16.85
02/06/2004	12.37	96.95	72.53	97.55	84.58	12.97	17.05
04/07/2004	12.51	96.95	72.53	97.55	84.44	13.11	16.91
07/20/2004	13.25	96.95	72.53	97.55	83.70	13.85	16.17
08/03/2004	11.98	96.95	72.53	97.55	84.97	12.58	17.44
08/13/2004	11.91	96.95	72.53	97.55	85.04	12.51	17.51
11/18/2004	11.98	96.95	72.53	97.55	84.97	12.58	17.44
02/10/2005	12.30	96.95	72.53	97.55	84.65	12.90	17.12

PZ-6A Water Levels

Date	Depth to Water	TOC Elevation	TOS Elevation	Grade	Water Elevation	Feet Below Grade	Water Column Height
08/04/2005	8.36	90.74	66.14	91.34	82.38	8.96	21.24

West Twin River Water Levels

Date	Depth to Water	TOC Elevation	TOS Elevation	Grade	Water Elevation	Feet Below Grade	Water Column Height
08/04/2005					71.23		



Note: Wells and piezometer in red were removed during road construction activities.

GHD Inc. Environmental Services
FIRST NATIONAL BANK
1509 WASHINGTON STREET
TWO RIVERS, WISCONSIN 54220

FIGURE 6
GROUNDWATER FLOW MAP
FEBRUARY 2005

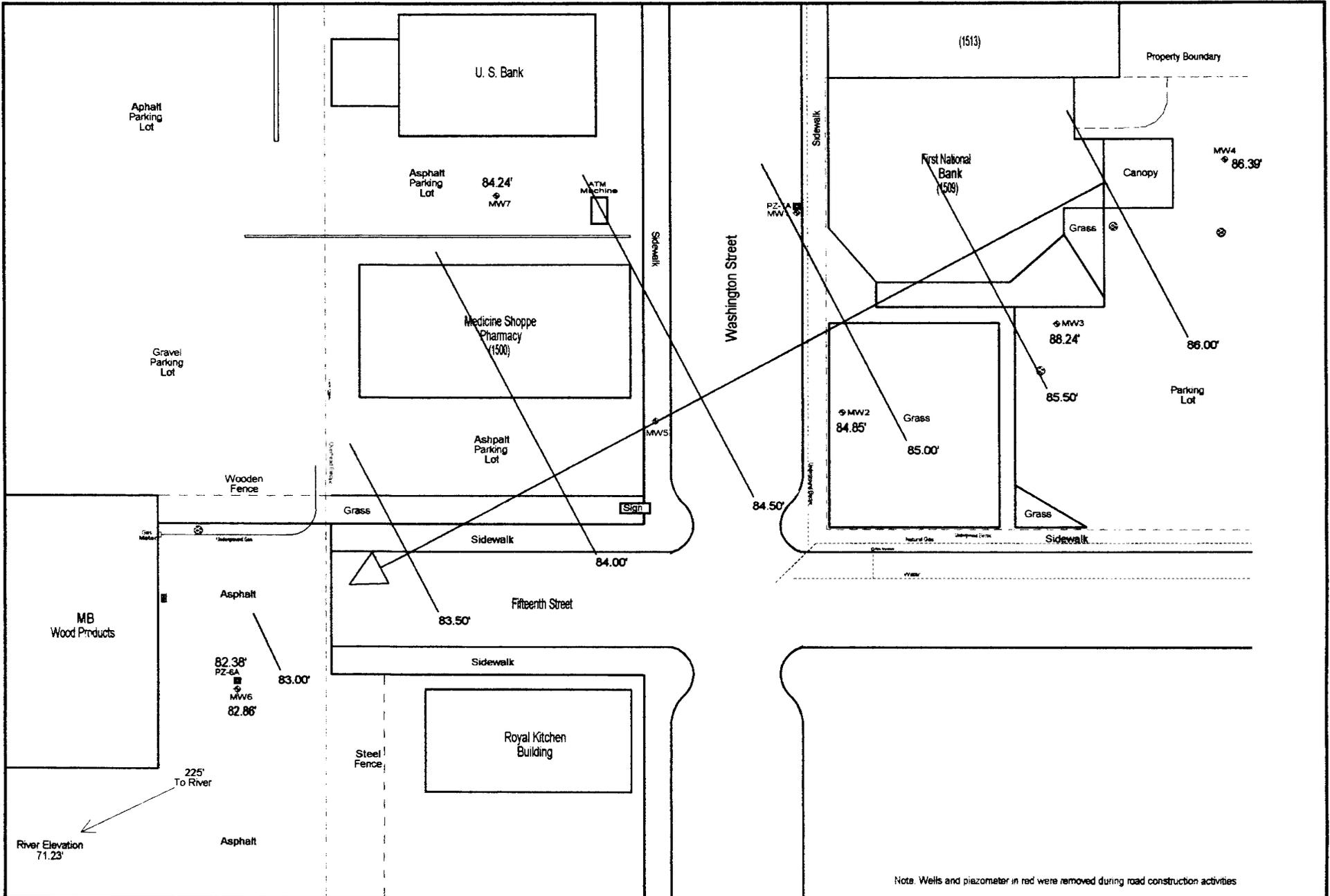
Prepared By: T. OTT

- Legend:**
- ◆ MONITORING WELL
 - PIEZOMETER

Date: 08/15/05

Scale: 1" = 40'





Note: Wells and piezometer in red were removed during road construction activities

GHD Inc. Environmental Services
FIRST NATIONAL BANK
1509 WASHINGTON STREET
TWO RIVERS, WISCONSIN 54220

FIGURE 7
GROUNDWATER FLOW MAP
AUGUST 2005

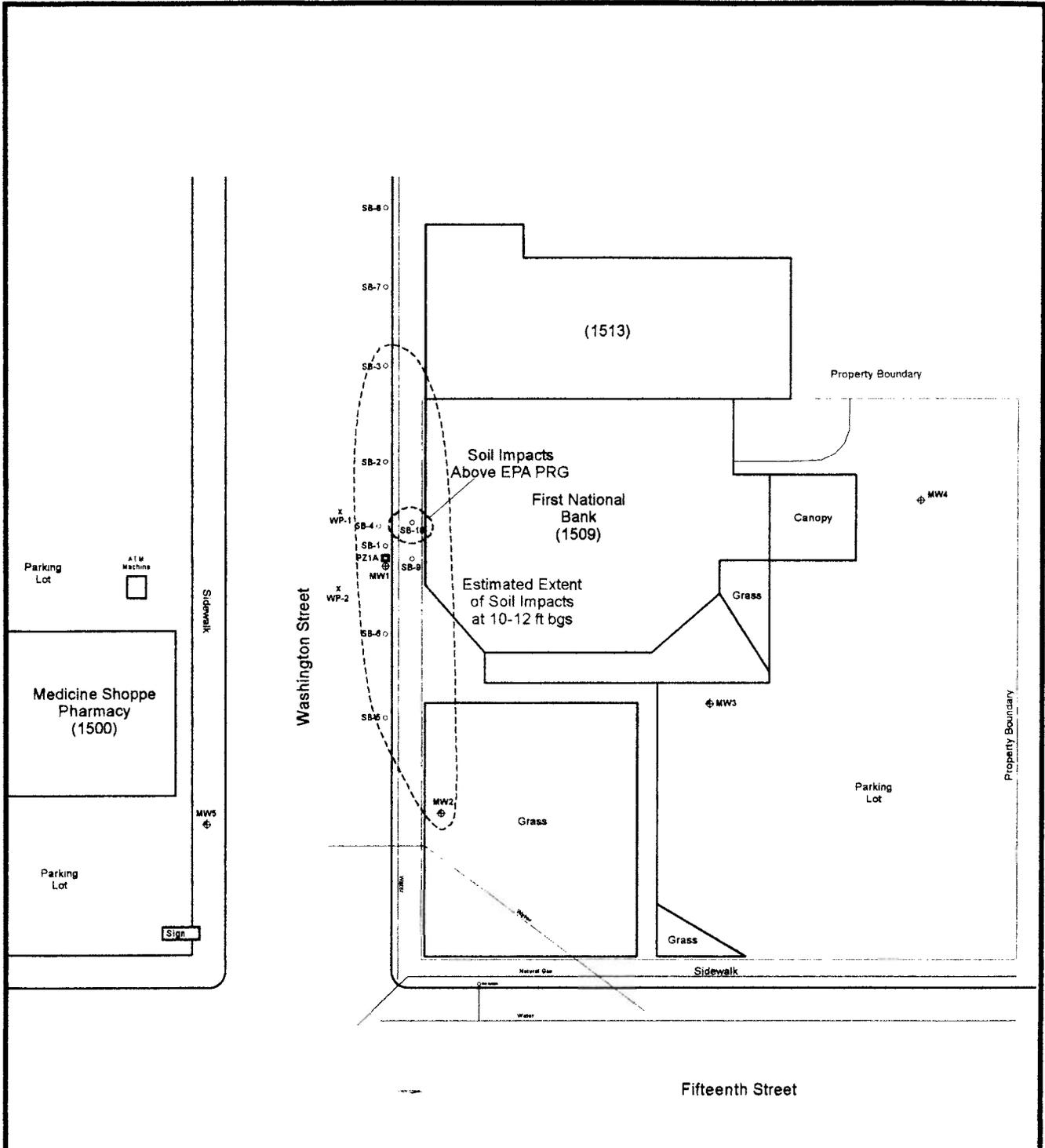
Prepared By: T. OTT

- Legend:**
- MONITORING WELL
 - PIEZOMETER

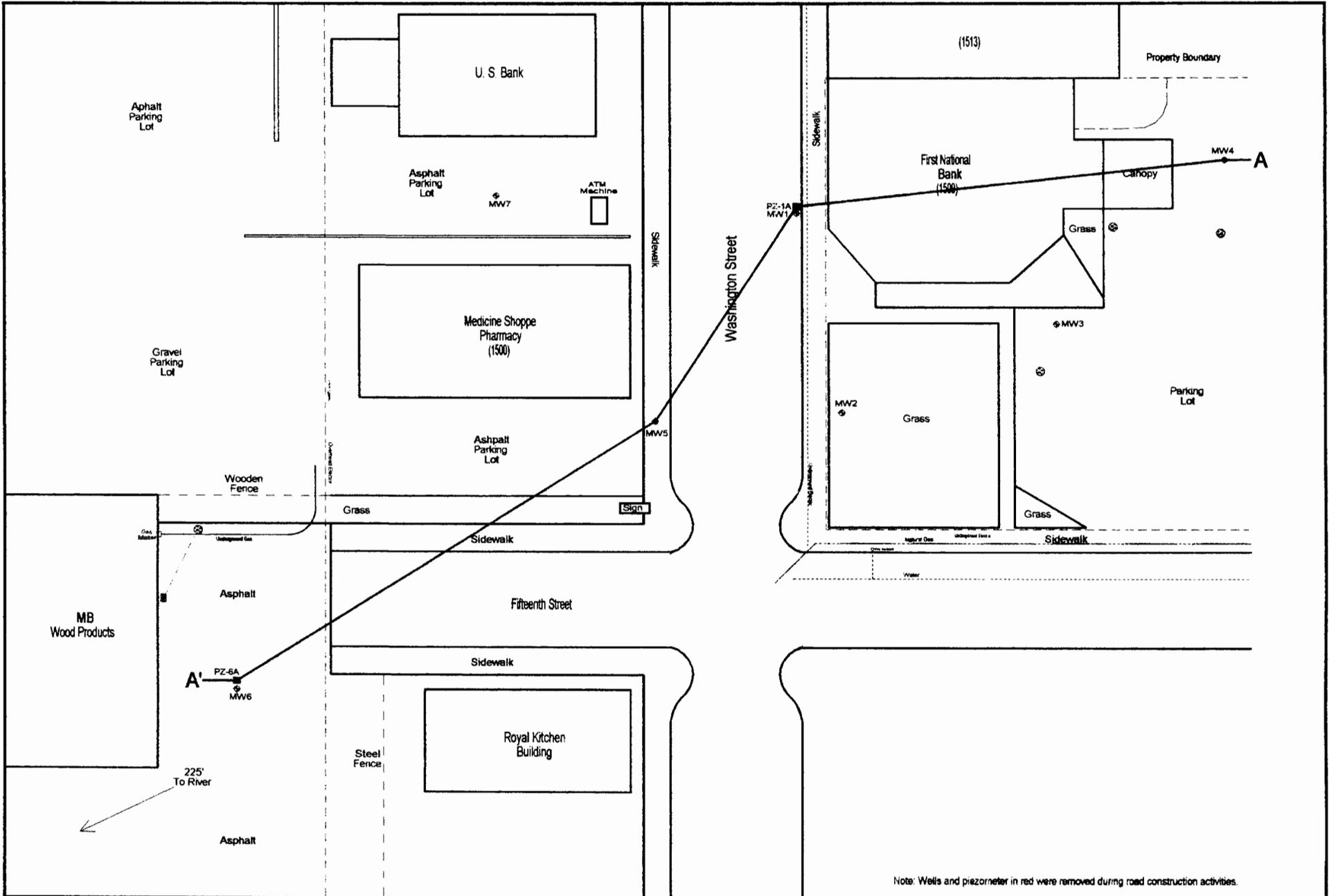
Date: 08/15/05

Scale: 1" = 40'





<p>GHD Inc. Environmental Services FIRST NATIONAL BANK 1509 WASHINGTON STREET TWO RIVERS, WISCONSIN 54241</p>	<p>FIGURE 8 ESTIMATED EXTENT OF SOIL IMPACTS</p>	<p>Legend:</p> <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;">⊕</td> <td>MONITORING WELL</td> <td style="text-align: center;">○</td> <td>BORING</td> </tr> <tr> <td style="text-align: center;">□</td> <td>PIEZOMETER</td> <td style="text-align: center;">X</td> <td>SOIL SAMPLE</td> </tr> </table>	⊕	MONITORING WELL	○	BORING	□	PIEZOMETER	X	SOIL SAMPLE
⊕	MONITORING WELL	○	BORING							
□	PIEZOMETER	X	SOIL SAMPLE							
	<p>Prepared By: Tim Ott</p>	<p>Date: 03/02/04</p>								
		<p>Scale: See Scale Above</p>								



GHD Inc. Environmental Services
FIRST NATIONAL BANK
1509 WASHINGTON STREET
TWO RIVERS, WISCONSIN 54220

FIGURE 4
CROSS-SECTION LOCATOR
MAP

Prepared By: T. OTT

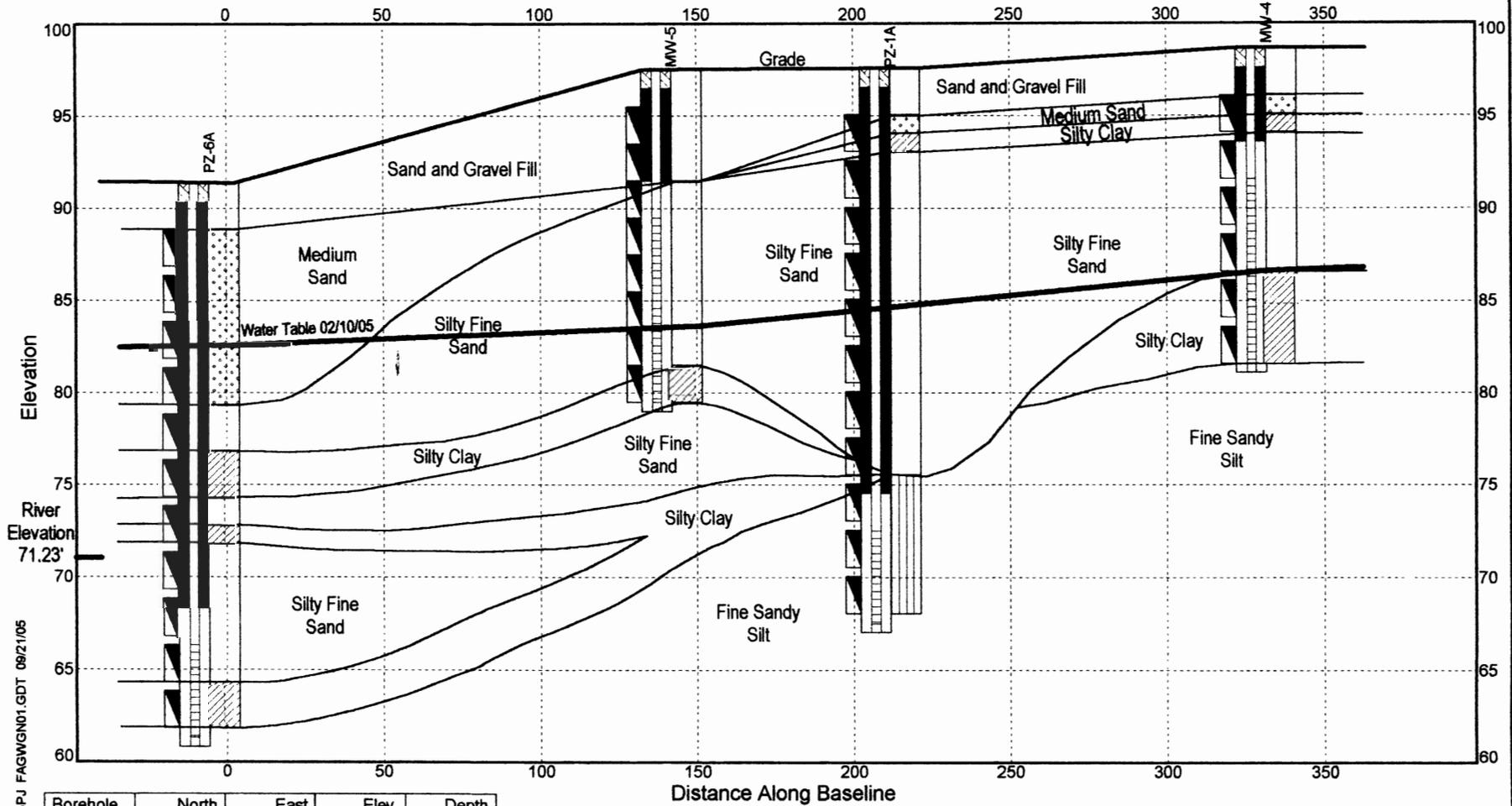
Legend:

-  MONITORING WELL
-  FORMER PIEZOMETER
-  PIEZOMETER
-  BORING
-  FORMER WELL



Date: 08/15/05

Scale: 1" = 40'



FAGWGN01 FNB.GPJ FAGWGN01.GDT 09/21/05

Borehole	North	East	Elev.	Depth
MW-4	110	176	98.6	17.5
MW-5	31	3	97.5	18.5
PZ-1A	96	47	97.6	30.5
PZ-6A	-48	-122	91.3	30.5

DISTANCES:

Beginning 0

Ending 350

VIEWING ANGLES (degrees):

Horizontal 0.0

Vertical 0.0

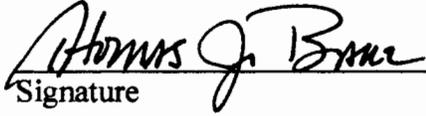
Position	North	East
Left, Front	-37	-128
Right, Front	131	179
Left, Back	-37	-128
Right, Back	131	179

GEOLOGIC CROSS SECTION A-A'		
First National Bank		
PROJECT #	DATE	FIGURE
	09/21/2005	5

Wisconsin Department of Natural Resources
2984 Shawano Avenue
P.O. Box 10448
Green Bay, Wisconsin 54307-0448

The purpose of this letter is to document that First National Bank is the owner of the property located at 1509 Washington Street, Two Rivers, Wisconsin. I have reviewed the legal document (Property Deed) for the above-referenced property, and to the best of my knowledge, all legal descriptions are correct.

Best regards,


Signature

9-1-05
Date

THOMAS J. BARE
Printed Name

PRESIDENT
Position

FIRST NATIONAL BANK
IN MANITOWOC
Company



P.O. Box 69 • Chilton, WI 53014
ENVIRONMENTAL SERVICES
920-849-9797 • Fax 920-849-9160

September 9, 2005

Mr. Scott Thoresen
Department of Public Works
City of Two Rivers
P.O. Box 87
Two Rivers, Wisconsin 54241-0087

**RE: Notification of Contamination Within Right-of-Way
First National Bank
1509 Washington Street (State Highway 42)
Two Rivers, Wisconsin
WDNR BRRTS Number: 02-36-454805**

Mr. Thoresen:

As a condition of case closure, the Wisconsin Department of Natural Resources (WDNR) requires the site owner of 1509 Washington Street, Two Rivers to notify the City of Two Rivers that chlorinated contamination above WDNR standards extends beneath Washington Street.

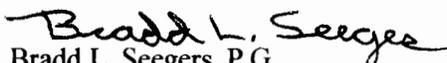
Soil contamination, consisting of the chlorinated compound Tetrachloroethene (PCE) is present in the City right-of-way. One soil sample from boring SB-10 is above the EPA preliminary remediation goal for PCE. Soil contamination was only detected along the west site of the First National Bank property at approximately 10 to 12 feet below ground surface (bgs). In the future, if construction projects are planned for the right-of-way, the potentially contaminated soils may need to be properly disposed of if removed from the subsurface.

Laboratory analytical results for the groundwater samples show that the PCE-related contamination is limited to the "hot-spot" area and directly downgradient to the southwest, beneath Washington Street. The depth to groundwater is approximately 12 feet bgs. The area of groundwater contamination is defined by MW1, MW5, and PZ-1A. Likely due to the age of release, groundwater impact concentrations of concern are limited and appear to be generally stable in MW1, PZ-1A and MW5.

GHD has included figures that illustrates the soil sample and monitoring well locations. For your information, GHD has also included the tables for the soil and groundwater analytical results that summarizes the chlorinated contamination identified.

If you have any questions regarding this letter, you may contact GHD at (920) 849-9797.

Best regards,
GHD, Inc.


Bradd L. Seegers, P.G.
Senior Hydrogeologist

Enclosures

cc: Thomas Bare, President, First National Bank, P.O. Box 10, Manitowoc, WI 54221-0010
Sharlene Te Beest, Wisconsin Department of Transportation

ddghd@tds.net

From: <ddghd@tds.net>
To: <sharlene.tebeest@dot.state.wi.us>
Sent: Friday, September 09, 2005 11:39 AM
Attach: FNB gw data.pdf, FNB Soil Data.pdf, FNB gw map.pdf, FNB soil map.pdf, FNB Well Map.pdf
Subject: Notification of Contamination within Right of Way

As required by the WDNR as part of the case closure request, this email is to notify the WDOT of contamination within the right-of-way. The site information is as follows:

County: Manitowoc
Highway: State Highway 42
Site Name: First National Bank
Site Address: 1509 Washington Street, Two Rivers 54241
BRRTS #: 02-36-454805
Owners Name: First National Bank, Attn: Thomas Bare
Owners Address: P.O. Box 10, Manitowoc, WI 54221-0010
Consulting Firm: GHD, Inc.
Consultant Contact: Bradd Seegers
Consultant Address: P.O. Box 69, Chilton, WI 53014
Consultant Phone: 920-849-9797
Consultant Fax: 920-849-9160
Consultant email: ddghd@tds.net
Soil Contamination: Yes
Depth to Cont. Soil: 10 feet
Vertical Extent of Cont. Soil: 10 feet to 12 feet below ground surface
Groundwater Contamination: Yes
Depth to Water Table 12 feet
Type of Contamination: Tetrachloroethene (PCE) and breakdown products
Summary of cleanup activity: Since the release is at least 40 years old, the extent and concentration of contamination is limited.
Natural attenuation is the selected method of remediation.
Maps and tables are attached

The City of Two Rivers was also notified of the contamination within the right-of-way.

If you have any questions regarding this site, please contact GHD.

Best regards,
Bradd Seegers
GHD, Inc.

9/9/2005